



Table of Contents

Open Enrollment	1-2
Preferred Lab Benefit	3
HealthQuest:	
NTU & Rewards Program	4-6
Health Savings Accounts	7
FSA Calendar Card Orders	8
Worker's Compensation	8
Important HR Information	9

State Plan Year 2012 Open Enrollment

Open Enrollment is coming soon!

October 1—October 31, 2011

It happens each fall – school starts, then Open Enrollment. For all active employees, the only way to enroll in health benefits for Plan Year 2012 is through the Internet, using the **Employee Self Service Center**.

OPEN ENROLLMENT ON THE INTERNET (WEB)

In preparation for this year's open enrollment, please access your Employee Self Service Center account now to verify whether your password is active so that you can complete your 2012 benefit plan elections online. If you have trouble accessing your Employee Self Service account, please contact the HELP DESK at:

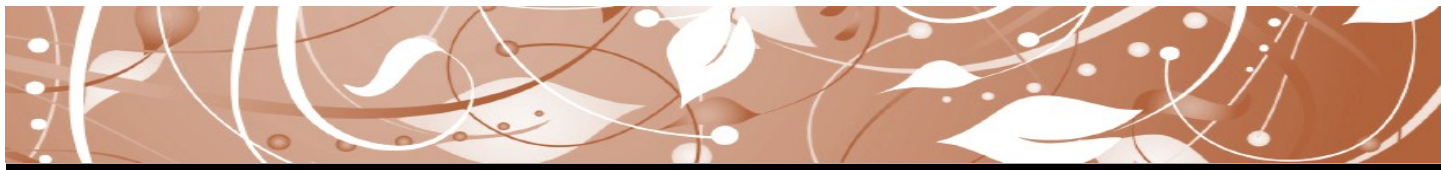
TOPEKA AREA—785-296-1900
TOLL FREE — 1-866-999-3001

The **NEW** link to the Open Enrollment web portal is: www.kansas.gov/employee

As an active employee, you must go to the Open Enrollment website to:

1. Review your current State Employee Health Plan (SEHP) enrollment elections.
2. Make health plan coverage changes including adding or dropping your coverage, adding or dropping dependents which results in a coverage level change, electing voluntary vision coverage, or changing pretax payment status.
3. Disclose your tobacco use status for PY 2012—**this is the only opportunity you as an employee have to disclose your tobacco use status for PY 2012.**
4. Choose to participate or renew participation in a Flexible Spending Account for PY 2012
5. If eligible, apply for HealthyKIDS program [**Online enrollment only: www.sehbp.org/healthykids**]

Please remember to print any changes that you make online for your own records.
Benefit confirmation statements will be available for employees to view online by mid-December, 2011.



Plan Year 2012 Open Enrollment

What's New this Year?

This October, State Employees will see very few changes to the benefit package offered for their consideration.

1. Blue Cross and Blue Shield of Kansas will offer Plan C – the Qualified High Deductible Plan, for the first time for calendar year 2012.

The Health Savings Account will be handled by SelectAccount with two options to choose from. The Thrift Saver HSA offers low fees, but also lower interest accumulators. The Premium Saver HSA offers higher interest earnings, but also higher fees. Employees enrolling in the new BCBSKS Plan C option will need to enroll in the SelectAccount HSA online and select the option they prefer.

2. UMR will be replaced by UnitedHealthcare.

There will be a different and larger provider network, different customer service numbers and a different website. The Health Savings Account will remain with American Chartered with no change in the service arrangements.

3. Prescription Drug coverage for Plan C will move to a coinsurance model similar to what is available for Plans A&B.

All prescriptions will continue to be subject to the Plan C deductible. Once the deductible is met, members will pay 35% for preferred brands and 20% for generics. The Chronic Care benefit with its lower coinsurance for asthma and diabetes medications will also apply to the new arrangement.



Open Enrollment Meetings

Need more information?

An Open Enrollment meeting could be happening near you. You can find a list of Open Enrollment Meetings at the following web address: www.kdheks.gov/hcf/sehp/active.htm.



Preferred Lab Benefit

There will be a new look to the Preferred Lab Benefit for State Employee Health Plan members beginning in January 2012. Quest Diagnostics will be joined by Stormont Vail Healthcare in providing laboratory services covered at 100%, but only for those covered under Plans A & B.

SEHP members who use Cotton O'Neil as their provider for health care will automatically receive the Preferred Lab Benefit for outpatient lab services. Non Cotton O'Neil patients may access the Preferred Lab Benefit by bringing a photo ID, their Medical benefit ID card and their physician's orders to one of the following locations:

<u>Facility</u>	<u>Address</u>	<u>City/State</u>	<u>Zip Code</u>
Stormont-Vail HealthCare Laboratory	1500 SW 10 th Ave	Topeka, KS	66604
Cotton-O'Neil 901 Laboratory	901 SW Garfield	Topeka, KS	66606
Cotton-O'Neil 823 Laboratory	823 SW Mulvane	Topeka, KS	66606
Cotton-O'Neil Croco Laboratory	2909 SE Walnut Drive	Topeka, KS	66605
Cotton-O'Neil Urish Laboratory	6725 SW 29 th Street	Topeka, KS	66614
Cotton-O'Neil Carbondale Laboratory	211 East Main	Carbondale, KS	66414
Emporia Medical Arts Clinic	1301 W 12 th Avenue, Suite 401	Emporia, KS	66801
Cotton-O'Neil Wamego Laboratory	1704 Commercial Circle	Wamego, KS	66547

HealthQuest Programs

2012 Non-Tobacco Use Premium Discount

The premium discount for PY2012 will work the same way it has the past few years.

Employees need to make a tobacco use declaration during open enrollment (October 1 – 31, 2011).

- ◆ Employees who indicate they are non-tobacco users during open enrollment will receive the non-tobacco use premium discount of \$40 per month starting January 1, 2012.
- ◆ Employees who use tobacco and who elect during the open enrollment period to participate in the tobacco cessation program must enroll and complete 5 tobacco cessation telephone discussions with a Quit Coach by July 31, 2012, to retain the premium discount of \$40 per month for PY 2012. Enrollment and coaching discussions may begin as early as October 1, 2011.

What's new is that there is a double benefit for PY 2012:

- ◆ Non-tobacco users who indicated during PY 2012 enrollment that they are non-tobacco users not only receive the discount for PY 2012 starting January 1, but also receive 10 credits toward their 20 required credits for the PY 2013 premium discount outlined in the new HealthQuest Rewards Program.
- ◆ Tobacco users who complete the tobacco cessation program by July 31, 2012, not only receive the discount for PY 2012 starting January 1 but also receive 10 credits toward their 20 required credits for the PY 2013 premium discount outlined in the new HealthQuest Rewards Program.

HealthQuest Rewards Program

From October 1, 2011 through July 31, 2012, employees enrolled in the State Employee Health Plan have an opportunity to earn credits by participating in wellness activities offered through their benefits plan. **Those who earn at least 20 credits by July 31, 2012, will receive an annual health insurance premium discount of \$480 beginning in 2013.**

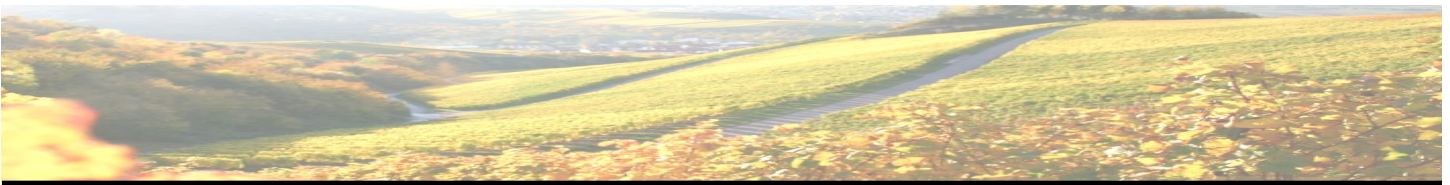
Employees may select from a wide variety of online, telephonic and in-person programs to earn credits as shown in the chart on the next page. Credits are tracked on the member portal at www.KansasHealthQuest.com. **Please note that a Health Screening and Health Assessment are required.**

In addition to the premium discount, employees can win gift cards through prize drawings as follows:

- **November 30 Prize Drawing** - Includes everyone who has registered a HealthQuest account since January 2010 on the wellness portal at www.KansasHealthQuest.com
- **March 31 Prize Drawing** - Includes everyone who has earned at least 20 credits
- **July 31 Prize Drawing** - Includes everyone who has earned at least 20 credits; those who have earned more than 20 credits will be entered multiple times for more chances to win

A total of 53 winners will be selected during each drawing! There will be 1 winner of a \$100 gift card, 2 winners of \$50 gift cards, and 50 winners of \$25 gift cards.

Covered spouses/dependents (age 18 and older) may also participate in programs to earn credits for the prize drawings but do not need to earn credits for the premium discount.



HealthQuest Rewards Program

October 1, 2011 – July 31, 2012 Premium Discount = 20 Credits	Credit Value	Credit Max
Health Screening & Health Assessment - Required (in-person/online)	10	10
Tobacco Cessation Program Completion (telephonic)	10	10
Non-Tobacco User (enrollment election)	10	10
Condition Management - Enrollment + 1 call (telephonic)	10	10
Preventive Exams - Well-Woman/Well-Man (in-person/self-reported)	5	5
Preventive Exams - 2 Dental/Year, 1 Vision/Year (in-person/self-reported)	5	15
Healthy Living Programs (online)	5	15
Health Coaching - 8 Interactions (telephonic, email, IM chat)	5	5
Wellness Challenges (online)	5	15
Online Monthly Seminars (online)	2	6
HealthQuest Approved Activities (in-person, online, telephonic/self-reported)	2	6
Total Credits Possible = 97		
Total Credits Required = 20		

Health Screenings

HealthQuest offers three ways to obtain your biometric data through a health screening:

- 1) Attend a free onsite health screening** offered by HealthQuest at many locations statewide. A simple finger stick test provides:
 - **Total cholesterol, HDL, LDL and total cholesterol to HDL ratio**
 - **Triglycerides and glucose**
 - **Systolic and diastolic blood pressure**
 - **Height, weight and body mass index (BMI)**
 - **Waist circumference**
- 2) Schedule a preventive screening visit with your physician** that is covered at 100% when using a network provider (with no co-pay or deductible).

- 3) Order an at-home screening kit** if you do not have access to a health screening event in your area. Please note that the at home test kit does not include results for blood pressure, height, weight and waist circumference needed to complete your online health assessment.

Online Health Assessment (10 Credits)

Using results obtained from a health screening, doctor visit, or at-home screening kit, complete an online health assessment to receive valuable health information and a personal health improvement plan developed just for you. The health assessment is required to earn the premium discount.

Continued →



HealthQuest Rewards Program

Tobacco Cessation Program (10 Credits)

Enroll in Quit For Life, the nation's leading tobacco cessation program, and work with expert quit coaches by telephone to develop a personal quit plan. Receive an 8-week supply of nicotine patches or gum at no cost to you (if appropriate).

Condition Management Programs (10 Credits)

Condition management coaching is designed to help you manage a chronic condition to achieve your best level of health. You'll receive guidance and encouragement to support your doctor's plan of care from experienced nurses. You may also be eligible to receive specialized health monitoring devices to help you better track your progress. Condition management programs are offered to those who have been diagnosed with or receive treatment for the following:

- **Asthma**
- **Chronic Obstructive Pulmonary Disease**
- **Coronary Artery Disease**
- **Diabetes**
- **Heart Failure**

Health Coaching (5 Credits)

Health coaching is designed to support you in making positive lifestyle changes. Participate by telephone, instant message chat or email communication with a personal health coach who will provide the tools, motivation and support to help you:

- **Lose weight**
- **Be more active**
- **Ease stress**
- **Eat healthier foods**
- **Gain energy**
- **Be more confident**

Nurse 24 (2 Credits)

The nurse line is available 24 hours a day, 7 days a week for any health related question. Call toll-free 1-888-275-1205 (option 2) and speak confidentially with a specially trained nurse any time, day or night. From general health and medical information to urgent issues, Nurse 24 can help you make the most informed decisions about what to do.

Wellness Portal

Log on to the wellness portal at www.KansasHealthQuest.com for the most up-to-date health and wellness information 24 hours a day. Through the portal you can also:

- **Schedule an appointment to attend a free health screening or request an at-home screening kit**
- **Complete an online health assessment to better understand your current health status and receive personalized feedback on how to improve your health**
- **Participate in fun wellness challenges that encourage healthy habits**
- **Access 13 different healthy living programs that guide you through a 6-week online course to help you achieve your goals**
- **Participate in online monthly seminars on a variety of wellness topics**
- **Self-report your preventive screening visits and HealthQuest approved activities to earn credits**

For More Information

HealthQuest Rewards Program Details:
www.kdheks.gov/hcf/healthquest

Track Credits on Wellness Portal beginning
October 1, 2011: www.KansasHealthQuest.com



Health Savings Accounts

Blue Cross / Blue Shield to offer Plan C Option for Plan Year 2012:

Effective for Plan Year 2012, Blue Cross / Blue Shield will be offering a Plan C option for the first time. Plan C consists of a Qualified High Deductible Health Plan (QHDHP) that is connected to a Health Savings Account (HSA). Blue Cross/Blue Shield has contracted with SelectAccount out of St. Paul, Minnesota, to be their HSA banking partner.

SelectAccount will offer two HSA options for members to choose from: Thrift Saver and Premium Saver Account. The differences between the two accounts are as follows:

	<u>Thrift Saver</u>	<u>Premium Saver</u>
Interest Rates:	Lower market rates	Market Leading Rates
Monthly Fee:	\$1.00 (\$12.00/year)	\$3.50 (\$42.00/year)

Note: All members will be **automatically defaulted into the Thrift Saver account** when enrolling on the online Open Enrollment web portal. Members may then upgrade to the Premium Saver Account after January 1, 2012 by contacting SelectAccount.

Further details will be made available throughout the Open Enrollment season.



UMB will now be official Plan C / HSA bank for Coventry/PHS members:

As the acquisition of PHS by Coventry continues, Plan C members who elect Coventry/PHS will no longer have Health Equity as an option. Effective for Plan Year 2012, Coventry/PHS will now be considered one vendor option and will use UMB as their banking partner. Health Equity account holders who elect Coventry/PHS and transfer their funds to UMB will not incur any fees or expenses for doing so. Health Equity account holders who choose either United Health Care or Blue Cross / Blue Shield will be responsible for any fees or expenses incurred for transferring their balance to the new vendor's bank.

For questions, please contact Zaq Rood at the State Employee Health Plan at 785-368-6341 or email him at: ZRood@kdheks.gov.



FSA Calendar/Pay Date Cards – Pre-Order Now!

The 2012 FSA Calendar / Pay date cards are almost ready to be sent to the printer! To prevent an excess of cards being ordered, we are asking each Agency / Regent to pre-order the amount of cards they feel can be distributed to employees.

To place an order, email Zaq Rood (ZRood@kdheks.gov) with the amount of cards you would like to request. Please have your order in by **Friday, November 4th**.



Worker's Compensation



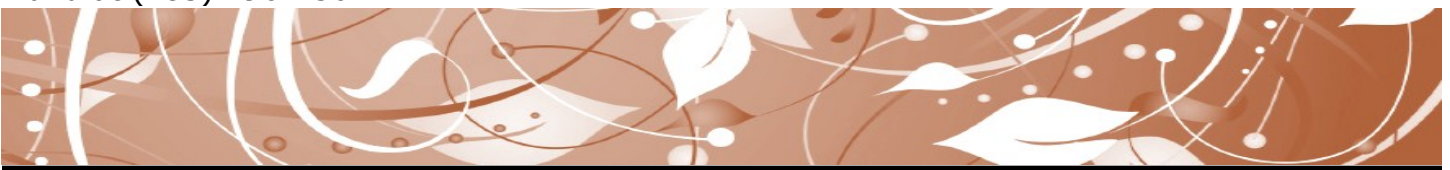
If you sustain a work related injury or illness it is important that you report the incident to your supervisor immediately. State law requires that all work related injuries or illnesses be reported to your supervisor or manager within 30 days of the incident. The State Self Insurance Fund (SSIF) provides medical treatment necessary to cure or relieve the effects of the work related injury. Be aware that if you seek treatment from a doctor before informing your supervisor or manager, the notification time limit is reduced to 20 days and the SSIF will not be liable for the unauthorized medical treatment.

SSIF has contracted with a network of physicians and health care providers across Kansas to treat state employees for work related injuries and illnesses. This list of authorized treatment facilities can be viewed on the KDHE website at: <http://www.kdheks.gov/hcf/ssif/default.htm> Click on the link "Corvel Network Provider Lookup." Your supervisor or human resources representative can help you with questions and guide you to the proper medical care facility. You may also call SSIF at (785) 296-2364 for assistance.

If you sustain a life or limb threatening injury, it is important that you seek treatment from the closest available health care provider regardless of network affiliation. After you are stable, the compensability and treatment options will be reviewed.

If you are unable to work due to a work related injury or illness, you may receive partial wage compensation amounting to two-thirds of your average weekly wage - up to the state maximum allowed benefit in effect at the time of your injury. Wage compensation is payable at the applicable rate after the first week that you are taken off work by the authorized treating physician. This wage is paid at a bi-weekly rate until the physician returns you to work or the maximum allowed benefits are reached. If the doctor keeps you off work for three consecutive weeks or more, the first week is paid to you.

If you have further questions about Workers Compensation, please talk to your supervisor or Human Resource representative. You may also contact the State Self Insurance Fund at (785) 296-2364.



For Human Resource Representatives—Reminders for Benefits Processing

EMPLOYEE ADDRESSES

Please ensure that an employee's most current address is always listed on any enrollment or change form submitted to the SEHP. This is to ensure that they receive important information regarding their health insurance in a timely manner.



OPEN ENROLLMENT FORMS (EXCEPTION ONLY BASIS)

During Open Enrollment, an employee *must* enroll online. The following situations are the **only** time someone may complete a paper enrollment form:

- A newly hired or rehired employee was entered in SHARP after September 9, 2011. In this case, two enrollment forms are needed: one indicating selections for their initial enrollment in the SEHP, and another for their 2012 Open Enrollment selections.
- An employee becomes newly benefits eligible, and the eligibility change was entered in SHARP after September 9, 2011. Again, two enrollment forms are needed: one for their initial enrollment in the SEHP and another for their Open Enrollment selections for 2012.
- Any employee who wishes to cover newborn twins/triplets who do not yet have Social Security Numbers.

Open Enrollment coverage elections will become effective on 1/1/12.

Starting October 1, 2011, copies of 2012 enrollment forms can be found online at: www.kdheks.gov/hcf/sehp/Forms.htm. The website will not be viewable until 10/1/11.

**** DEADLINE FOR SUBMISSION OF DEPENDENT DOCUMENTATION ****

All dependent documentation is due to SEHP Membership Services **no later than 5:00 PM, November 4, 2011**. This is necessary in order to meet internal deadlines to ensure data will be sent timely to the carriers/vendors. If dependent documentation is not received by this deadline, dependents will *NOT* be added to the employee's plan for 2012.

